

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re:

RODNEY D ANDRESS
ANGELA M ANDRESS
Debtor(s)

Case No. 21-10031-B-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Yvonne V. Valdez, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2021.
- 2) The plan was confirmed on 05/07/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/30/2022.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,038.86.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,150.00
Less amount refunded to debtor	\$116.67

NET RECEIPTS:	\$16,033.33
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,119.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,296.93
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$6,415.93
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Attorney fees paid and disclosed by debtor:	\$444.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABILITY RECOVERY SERVICE	Unsecured	1,013.00	NA	NA	0.00	0.00
ABILITY RECOVERY SERVICE	Unsecured	966.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Secured	4,708.00	NA	4,708.00	928.27	306.06
ACCOUNT SERVICES	Unsecured	818.00	NA	NA	0.00	0.00
AFNI	Unsecured	236.00	NA	NA	0.00	0.00
CAMERON COUNTY TAX OFFICE	Secured	100.02	NA	NA	0.00	0.00
CAPITAL CLINICS	Unsecured	321.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	465.05	465.05	465.05	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	367.17	367.17	367.17	0.00	0.00
CELTIC BANK CONTFINCO	Unsecured	652.00	NA	NA	0.00	0.00
CELTIC BANK CONTFINCO	Unsecured	217.00	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	29,496.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICE INC	Unsecured	569.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICE INC	Unsecured	1,740.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICE INC	Unsecured	1,452.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICE INC	Unsecured	1,103.00	NA	NA	0.00	0.00
CONN APPLIANCES INC DBA CONNS	Secured	5,156.00	4,114.00	4,114.00	811.11	267.49
CONN APPLIANCES INC DBA CONNS	Unsecured	NA	881.70	881.70	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	3,983.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	101.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATES	Unsecured	624.00	NA	NA	0.00	0.00
CREDIT SYSTEMS INTERNATIONAL	Unsecured	167.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	751.00	NA	NA	0.00	0.00
FINANCIAL DATA SYSTEMS	Unsecured	200.00	NA	NA	0.00	0.00
GLOBE LOAN COMPANY	Unsecured	13,853.00	13,853.30	13,853.30	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	698.00	764.92	764.92	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	367.00	414.75	414.75	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	207.00	332.07	332.07	0.00	0.00
LOUISIANA RECOVERY SERVICES	Unsecured	231.00	NA	NA	0.00	0.00
LVNV FUNDING LLC C/O RESURGEN'	Unsecured	413.00	573.54	573.54	0.00	0.00
LVNV FUNDING LLC C/O RESURGEN'	Unsecured	238.00	463.33	463.33	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERRICK BANK	Unsecured	1,179.00	1,091.93	1,091.93	0.00	0.00
MERRICK BANK	Unsecured	1,021.00	1,019.87	1,019.87	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	581.00	NA	NA	0.00	0.00
MOTOR FINANCE CO	Unsecured	8,563.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY	Unsecured	1,095.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY	Unsecured	1,001.00	NA	NA	0.00	0.00
NAVY ARMY COMMUNITY CREDIT U	Secured	25,325.00	24,883.66	24,883.66	5,750.84	1,553.63
ONLINE IN SV	Unsecured	119.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERV	Unsecured	358.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERV	Unsecured	274.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	2,334.00	2,334.87	2,334.87	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	176.00	323.40	323.40	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	145.00	334.09	334.09	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	556.00	614.48	614.48	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	105.00	370.23	370.23	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	260.00	305.12	305.12	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	211.00	305.07	305.07	0.00	0.00
RMP SERVICES LLC	Unsecured	1,378.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
TEXAS A&M UNIVERSITY	Unsecured	703.28	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	291.24	NA	NA	0.00	0.00
UNITED REVENUE CORP	Unsecured	1,254.00	NA	NA	0.00	0.00
UNITED REVENUE CORP	Unsecured	841.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	27,546.00	41,245.94	41,245.94	0.00	0.00
WEBBANK FINGERHUT	Unsecured	268.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	189.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	300.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	398.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,883.66	\$5,750.84	\$1,553.63
All Other Secured	\$8,822.00	\$1,739.38	\$573.55
TOTAL SECURED:	\$33,705.66	\$7,490.22	\$2,127.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,060.83	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,415.93</u>
Disbursements to Creditors	<u>\$9,617.40</u>

TOTAL DISBURSEMENTS : **\$16,033.33**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/04/2022

By: /s/ Yvonne V. Valdez

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

I Certify that on or about October 04, 2022, a copy of the forgoing Trustee's Final Report was served electronically on all parties requesting electronic notice or by United States Mail to the Debtors listed below:

RODNEY D ANDRESS
ANGELA M ANDRESS
6900 COFFEEPORT RD APT 428
BROWNSVILLE, TX 78521

/s/ Yvonne V. Valdez

Yvonne V. Valdez, Trustee